

Employee Benefits Survey

Technical Note

The Employee Benefits Survey (EBS) of the Bureau of Labor Statistics (BLS) covers the incidence and characteristics of employee benefit plans, and is conducted jointly with the Bureau's Employment Cost Index. The two surveys cover all private sector establishments (except farms and private households) and State and local governments.

The survey covers full- and part-time employees in the 50 States and District of Columbia. However, industrial and establishment size coverage varies on a rotating basis. In even-numbered reference years, EBS data are collected for small private establishments (those employing fewer than 100 workers) and State and local governments (regardless of employment size). In odd-numbered years, data are collected for medium and large private establishments (those employing 100 workers or more).

Occupational groups

Within each surveyed establishment, data are collected for a sample of all occupations in the establishment. The occupations are selected randomly; the probability of any occupation's selection is related to its employment size relative to total employment in the surveyed establishment.

Benefit areas

BLS requests that surveyed establishments provide data for the sample occupations' work schedules and details of plans in each of the following benefit areas: Paid holidays, vacations, personal leave, funeral leave, military leave, sick leave, jury duty leave, and paid and unpaid family leave; sickness and accident insurance; long-term disability insurance; medical, dental, and vision care; life insurance; defined benefit pension plans; defined contribution plans; flexible benefit plans; and reimbursement accounts.

Data are also collected on the incidence of the following additional benefits: Severance pay, supplemental unemployment benefits, travel accident insurance, nonproduction cash bonuses, child care, elder care, long-term care insurance, wellness programs, recreation facilities, job-related and nonjob-related educational assistance, employee assistance programs, financial counseling, subsidized commuting, sabbatical leave, stock option plans, stock purchase plans, and cash profit-sharing plans.

Survey estimation methods

The survey design uses an estimator that assigns the inverse of each surveyed establishment's probability of selection as a weight to its data. Three weight-adjustment factors are applied to the establishment data. The first factor is introduced to account for establishment nonresponse and the second for occupational nonresponse. A third poststratification factor is introduced to adjust the estimated employment totals to actual counts of the employment by industry for the survey reference date.

There are two procedures used to adjust for missing data from responding establishments. First, imputations for the number of plan participants are made for cases in which this number is not reported. Each of these participant values is imputed by selecting a similar plan from another establishment with similar employment in a similar industry. The participation rate from this selected plan is then used to approximate the number of participants for the plan that is missing a participation value.

Second, imputations for plan provisions are made when they are not available because of an establishment's partial response. These plan provisions are imputed by selecting provisions from a plan from another establishment with similar characteristics.

Regular publications

Estimates from the EBS are published in three bulletins: *Employee Benefits in Small Private Establishments*; *Employee Benefits in Medium and Large Private Establishments*; and *Employee Benefits in State and Local Governments*.

To meet the needs of data users interested in specific benefit topics, EBS data are used to prepare three series of short publications: *Understanding Employee Benefits* is a popularly written series of flyers covering benefits. *Employee Benefits Briefs* are one-page highlights of benefits topics. *Issues in Labor Statistics* is a series of BLS occasional reports that presents information of current interest.

More information may be obtained by writing the Employee Benefits Survey, Bureau of Labor Statistics, 2 Massachusetts Avenue, NE, Room 4160, Washington, DC 20212-0001. Public information is also available by telephone at (202) 606-6222. World Wide Web access: <http://stats.bls.gov>

Table B-1. Percent of full-time and part-time employees participating in selected benefits, private and public sectors, 1994-95

Benefit	All employees	Full-time private sector employees	Part-time private sector employees	Full-time public sector employees	Part-time public sector employees
Paid leave:					
Holidays	73	85	32	73	30
Vacations	77	92	38	66	22
Personal leave	18	17	7	38	18
Funeral leave	56	65	23	62	30
Jury duty leave	66	71	31	94	51
Military leave	31	30	7	75	32
Sick leave ¹	50	52	12	93	42
Unpaid family leave	62	65	33	93	62
Short-term disability plans ¹	33	41	17	22	7
Long-term disability insurance	25	31	3	30	8
Medical care	61	71	11	87	31
Dental care	37	42	7	62	27
Life Insurance	63	74	11	87	36
All retirement ²	57	60	20	96	58
Defined benefit pension	36	33	11	91	55
Defined contribution ³	33	44	13	9	5
Types of plans:					
Savings and thrift	21	28	7	2	1
Deferred profit sharing	10	13	4	—	—
Employee stock ownership	2	3	(⁴)	—	—
Money purchase pension	5	6	2	7	3

¹ Sick leave is limited to annual benefits. Per disability sick leave plans are now reported along with sickness and accident insurance as short-term disability plans.

² Includes defined benefit plans and defined contribution plans. Some employees participated in both types of plans.

³ Includes other types of defined contribution plans not

shown separately. Sums of individual items may not equal totals because employees may be enrolled in more than one type of plan.

⁴ Less than 0.5 percent.

NOTE: Dashes indicate no employees in this category.

Table B-2. Percent of full-time and part-time employees eligible for selected benefits, private and public sectors, 1994-95

Benefit	All employees	Full-time private sector employees	Part-time private sector employees	Full-time public sector employees	Part-time public sector employees
Section 125 cafeteria benefits plans ¹ ...	34	36	10	64	27
Full flexible benefits programs	6	7	2	5	3
Severance pay	22	25	6	29	13
Supplemental unemployment benefits	1	2	1	(²)	—
Employer assistance for child care	5	4	3	9	6
Long-term care insurance	3	3	2	4	1
Wellness programs	19	19	6	34	23
Employee assistance programs	36	36	17	68	44
Job-related travel accident insurance ...	22	27	12	13	11
Nonproduction bonuses	37	43	21	34	8
Job-related educational assistance	46	50	22	64	35
Non-job-related educational assistance	11	12	5	20	9

¹ Includes all plans under Internal Revenue Code Section 125.

² Less than 0.5 percent.

NOTE: Dashes indicate no employees in this category.

Table B-3. Percent of full-time and part-time participants with selected benefits by source of financing, private and public sectors, 1994-95

Benefit	All employees	Full-time private sector employees	Part-time private sector employees	Full-time public sector employees	Part-time public sector employees
Short-term disability plans					
Total	100	100	100	100	100
Wholly employer financed	72	74	(¹)	77	(¹)
Partly employer financed	25	23	(¹)	23	(¹)
Not determinable	3	2	(¹)	(²)	(¹)
Long-term disability insurance					
Total	100	100	100	100	100
Wholly employer financed	78	78	(¹)	77	(¹)
Partly employer financed	21	20	(¹)	22	(¹)
Not determinable	(¹)	2	(¹)	(²)	(¹)
Medical care					
Employee coverage:					
Total	100	100	100	100	100
Wholly employer financed	(¹)	(¹)	(¹)	49	56
Partly employer financed	(¹)	(¹)	(¹)	47	44
Not determinable	(¹)	(¹)	(¹)	3	(²)
Family coverage:					
Total	100	100	100	100	100
Wholly employer financed	(¹)	(¹)	(¹)	22	42
Partly employer financed	(¹)	(¹)	(¹)	71	58
Not determinable	(¹)	(¹)	(¹)	7	—
Dental care					
Employee coverage:					
Total	100	100	100	100	100
Wholly employer financed	(¹)	(¹)	(¹)	63	73
Partly employer financed	(¹)	(¹)	(¹)	34	25
Not determinable	(¹)	(¹)	(¹)	2	1
Family coverage:					
Total	100	100	100	100	100
Wholly employer financed	(¹)	(¹)	(¹)	38	61
Partly employer financed	(¹)	(¹)	(¹)	56	39
Not determinable	(¹)	(¹)	(¹)	6	—
Life insurance					
Total	100	100	100	100	100
Wholly employer financed	84	84	(¹)	86	85
Partly employer financed	15	15	(¹)	14	15
Not determinable	1	1	(¹)	—	—
Define benefit pension					
Total	100	100	100	100	100
Wholly employer financed	73	97	(¹)	28	22
Partly employer financed	27	3	(¹)	72	78

¹ Data do not meet publication criteria.

² Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal total. Dashes indicate no employees in this category.

Table B-4. Average¹ annual number of days provided for full-time and part-time participants in selected paid leave plans, private and public sectors, 1994-95

Leave plan	All employees	Full-time private sector employees	Part-time ² private sector employees	Full-time public sector employees	Part-time ² public sector employees
Holidays	8.6	8.3	6.7	11.5	10.8
Vacations by minimum length of service requirement:					
After 1 year	9.0	8.7	7.0	12.3	11.2
After 10 years	15.1	15.2	10.8	18.3	16.7
After 15 years	16.7	16.6	12.9	20.3	18.6
After 20 years	17.7	17.6	13.6	21.9	20.2
Personal leave	3.0	3.1	2.2	3.0	2.2
Funeral leave ³	3.3	3.2	3.0	3.7	4.1
Military leave	14.0	14.1	10.6	14.0	16.5

¹ The average is presented for all covered workers; averages exclude workers without the provision.

² Leave provisions for part-time employees usually are

prorated based on their work experience.

³ Funeral leave averages are per occurrence.